

Information to identify the case:			
Debtor 1:	Stephanie Robinson		Social Security number or ITIN: xxx-xx-2536
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 11/11/20
Case number:	20-22575-JNP		Date case converted to chapter: 7 8/8/22

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie Robinson	
2. All other names used in the last 8 years		
3. Address	1118 S. 2nd St Millville, NJ 08332	
4. Debtor's attorney Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300 Email: mylawyer7@aol.com
5. Bankruptcy trustee Name and address	Andrew Sklar Andrew Sklar, Chapter 7 Trustee 20 Brace Road Suite 205 Cherry Hill, NJ 08034	Contact phone 856-258-4050

Debtor **Stephanie Robinson**

Case number **20-22575-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 8/10/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	September 9, 2022 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/8/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Stephanie Robinson
Debtor

Case No. 20-22575-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 10, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2022:

Recip ID	Recipient Name and Address
db	+ Stephanie Robinson, 1118 S. 2nd St, Millville, NJ 08332-4237
519038860	+ Andrea Lazenby, 2011 Ferry Ave, Camden, NJ 08104-1937
519038859	+ Anthony Robinson Sr., 2011 Ferry Ave, Camden, NJ 08104-1937
519018583	+ Bail Bonds of America, 523 Cooper St, Camden, NJ 08102-1210
519038858	+ Denise Robinson, 2011 Ferry Ave, Camden, NJ 08104-1937
519023089	+ Envision Financial Group as assignee of Bail Bonds, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519038863	Malaga Villa, 989 Delsea Dr, Franklinville, NJ 08322
519018589	+ Millville Tax Assessor, 12 South High Street, Millville, NJ 08332-4244
519018594	#+ Saldutti Law Group, 800 N Kings Highway Suite 300, Cherry Hill, NJ 08034-1511
519038857	+ Yvonne Viruet, 2011 Ferry Ave, Camden, NJ 08104-1937

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mylawyer7@aol.com	Aug 10 2022 20:43:00	Seymour Wasserstrum, Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360
tr	Email/Text: Andrew.Sklar@txitrustee.com	Aug 10 2022 20:43:00	Andrew Sklar, Andrew Sklar, Chapter 7 Trustee, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 10 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 10 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519018584	EDI: BANKAMER2.COM	Aug 11 2022 00:38:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
519018585	+ Email/Text: rm-bknotices@bridgecrest.com	Aug 10 2022 20:44:00	Bridgecrest, 7300 E Hampton Ave, Mesa, AZ 85209-3324
519024910	+ Email/Text: rm-bknotices@bridgecrest.com	Aug 10 2022 20:44:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
519072372	EDI: CITICORP.COM	Aug 11 2022 00:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519038864	+ EDI: AMINFOFP.COM	Aug 11 2022 00:38:00	First Premier, Suite 7, 900 West Delaware Street, Sioux Falls, SD 57104-0337
519018588	+ EDI: IRS.COM	Aug 11 2022 00:38:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
519018590	Email/Text: EBN@Mohela.com		

District/off: 0312-1

User: admin

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Date Rcvd: Aug 10, 2022

Form ID: 309A

Total Noticed: 30

		Aug 10 2022 20:43:00	Mohela/Dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
519038862	+ EDI: PHINGENESIS		
		Aug 11 2022 00:38:00	Milestone, PO Box 4499, Beaverton, OR 97076-4499
519038861	^ MEBN		
		Aug 10 2022 20:40:40	Minto Money, PO BOX 58112, Minto, AK 99758-0112
519018591	^ MEBN		
		Aug 10 2022 20:39:25	NCB Management Services Inc, PO Box 1099, Attn HSBC Bank, Langhorne, PA 19047-6099
519068384	EDI: Q3G.COM		
		Aug 11 2022 00:38:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
519045021	+ Email/Text: bankruptcyteam@quickenloans.com		
		Aug 10 2022 20:44:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519018593	+ Email/Text: bankruptcyteam@quickenloans.com		
		Aug 10 2022 20:44:00	Rocket Mortgage, P.O. Box 6577, Carol Stream, IL 60197-6577
519018592	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Aug 10 2022 20:43:00	NJ Division Of Taxation, P.O. Box 245, Bankruptcy Section, Trenton, NJ 08695-0245
519018595	+ EDI: TCISOLUTIONS.COM		
		Aug 11 2022 00:38:00	The Bank of Missouri, 5109 S BROADBAND LN, Sioux Falls, SD 57108-2208
519018596	+ EDI: CITICORP.COM		
		Aug 11 2022 00:38:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519018587	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 07081
519018586	*	IRS, PO Box 744, Springfield, NJ 07081-0744
519046756	*+	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2022

Signature: /s/Gustava Winters